

WHAT IS CLAIMED IS:

1. An apparatus for validating a credit card over a wireless network, the apparatus comprising:  
a gateway for sending a credit card validation reply message to a wireless device in response to receiving a credit card validation request message from the wireless device, the request message including credit card information for identifying a credit card to be validated.
2. The apparatus of claim 1, wherein the gateway comprises a database for storing the credit card validation reply message.
3. The apparatus of claim 2, wherein the database has a directory structure for associating the wireless device with the credit card validation reply message.
4. The apparatus of claim 1, wherein the gateway transmits the credit card validation request message over an external network to a credit card validation service provider for processing the credit card information.
5. The apparatus of claim 4, wherein the external network is the Internet.
6. The apparatus of claim 1, wherein the credit card validation request message is a text message.
7. The apparatus of claim 1, wherein the credit card validation request message is sent via e-mail to a predetermined validation e-mail address.
8. The apparatus of claim 7, wherein the credit card information is provided in a subject portion of the e-mail message.

9. The apparatus of claim 1, wherein the credit card information includes a credit card number of the credit card to be validated.
10. The apparatus of claim 1, wherein the credit card information includes a credit card expiration date of the credit card to be validated.
11. The apparatus of claim 1, wherein the credit card information includes an identifier associated with the credit card to be validated.
12. The apparatus of claim 1, wherein the credit card validation reply message is a text message.
13. The apparatus of claim 1, wherein the credit card validation reply message is sent via e-mail to the wireless device.
14. The apparatus of claim 1, wherein the wireless device is a pager.
15. The apparatus of claim 1, wherein the wireless device is interfaced to a keypad.
16. The apparatus of claim 1, wherein the wireless device is interfaced to a credit card swipe reader.

17. A method of validating a credit card over a wireless network, the method comprising:

sending a first credit card validation request message to a gateway from a wireless device, the first request message including credit card information for identifying a credit card to be validated;

sending a second credit card validation request message and the credit card information from the gateway over an external network in communication with the gateway to a credit card and the credit card information validation service provider for processing the credit card information;

receiving by the gateway a first credit card validation reply message from the credit card validation service provider over the external network; and

sending a second credit card validation reply message from the gateway to the wireless device.

18. The method of claim 17, further comprising storing the first credit card validation reply message on a database associated with the gateway.

19. The method of claim 18, further comprising associating the second wireless device with the first credit card validation reply message on a directory structure of the database.

20. The method of claim 17, further comprising storing the second credit card validation reply message on a database associated with the gateway.

21. The method of claim 20, further comprising associating the second wireless device with the second credit card validation reply message on a directory structure of the database.

22. The method of claim 17, wherein sending the second request message from the gateway over an external network in communication with the gateway for processing the credit card information further comprises transmitting the second request message to the Internet.

23. The method of claim 17, wherein sending a first credit card validation request message further comprises sending a text message.

24. The method of claim 17, wherein sending a second credit card validation request message further comprises sending the credit card information via e-mail to a predetermined validation e-mail address.

25. The method of claim 24, wherein sending credit card information further comprises sending the credit card validation information in a subject portion of the e-mail message.

26. The method of claim 17, wherein sending credit card information further comprises sending a credit card number of the credit card to be validated.

27. The method of claim 17, wherein sending credit card information further comprises sending a credit card expiration date of the credit card to be validated.

28. The method of claim 17, wherein sending credit card information further comprises sending an identifier associated with the credit card to be validated.

29. The method of claim 17, wherein sending a first credit card validation reply message further comprises sending a text message.

31. The method of claim 17, wherein sending a first credit card validation request message from a wireless device further comprises sending the first credit card validation request message from a pager.

33. The method of claim 17, wherein sending a first credit card validation request message further comprises sending a first credit card validation message that is independent of a credit card service provider validation process.

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35. A method for validating a credit card over a wireless network, the method comprising:  
processing credit card information associated with a credit card to be validated at a gateway, the gateway sending a credit card validation reply message to a wireless device in response to receiving a credit card validation request message from the wireless device, the request message including the credit card information for identifying the credit card to be validated;

wherein, the credit card information is processed at the gateway by a software application developed independently of external credit card validation processes provided remotely from the gateway.

36. The method of claim 35, further comprising storing the credit card validation reply message on a database associated with the gateway.

37. The method of claim 36, wherein storing further comprises storing in a database that includes a directory structure for associating the wireless device with the credit card validation reply message.

38. The method of claim 35, further comprising transmitting the credit card validation request message from the gateway over an external network to the credit card validation service provider for processing the credit card information.

39. The method of claim 38, wherein transmitting further comprises transmitting over the Internet.

40. The method of claim 35, wherein processing the credit card validation request message further comprises processing a text message.

41. The method of claim 35, further comprising sending the credit card validation request message via e-mail to a predetermined validation e-mail address.

42. The method of claim 41, further comprising providing the credit card information in a subject portion of the e-mail message.

43. The method of claim 35, further comprising a credit card number of the credit card to be validated in the credit card information.

44. The method of claim 35, further comprising a credit card expiration date of the credit card to be validated in the credit card information.

45. The method of claim 35, further comprising an identifier associated with the credit card to be validated in the credit card information.

46. The method of claim 35, wherein processing the credit card validation reply message further comprises processing is a text message.

47. The method of claim 35, sending the credit card validation reply message via e-mail to the wireless device.

48. The method of claim 35, further receiving the credit card information by the gateway from a pager.